Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 1 of 46

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Howe	
	your government-issued picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	 Middle name
	Bring your picture	Compton	
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	 Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security		
	number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5047	

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Page 2 of 46 Document

Debtor 1 Howe Compton

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		657 E. 81st Street Apt. 1 Chicago, IL 60619	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		County County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 3 of 46

Case number (if known) Debtor 1 Howe Compton

ar	Tell the Court About	Your I	Bankruptcy Ca	ase				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required b</i> page 1 and check the appropri	y 11 U.S.C. § 342(b) for Individuals Filing for ate box.	Bankruptcy	
	choosing to file under	Chapter 7						
			Chapter 11					
			Chapter 12					
			Chapter 13					
3.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subr	ically, if you are paying the fee	eck with the clerk's office in your local court for yourself, you may pay with cash, cashier's chalf, your attorney may pay with a credit card	eck, or money	
					tallments. If you choose this ops s (Official Form 103A).	tion, sign and attach the Application for Indivi	iduals to Pay	
			I request that but is not req	at my fee be wa uired to, waive y	ived (You may request this opt	on only if you are filing for Chapter 7. By law, your income is less than 150% of the official pair income is 150%.	overty line that	
						in installments). If you choose this option, yo ficial Form 103B) and file it with your petition.		
).	Have you filed for bankruptcy within the	■ N	lo.					
	last 8 years?	ΠY	es.					
			District		When	Case number		
			District	-	When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being	■ N	lo					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ΠY	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ N	lo. Go to I	ine 12.				
		ПΥ	es. Has yo	our landlord obta	ained an eviction judgment agai	nst you?		
				No. Go to line	12.			
				Yes. Fill out Inches this bankruptcy		n Judgment Against You (Form 101A) and file	e it as part of	

Document Page 4 of 46 Case number (if known) Debtor 1 **Howe Compton** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 5 of 46

Debtor 1 Howe Compton

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 6 of 46

Deb	tor 1 Howe Compton		Docui	neni Payi	Case n	number (if known)	
Part	6: Answer These Ques	tions for Re	porting Purposes				
	What kind of debts do you have?	16a.				e defined in 11 U.S.C. §	3 101(8) as "incurred by an
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
			Are your debts primarily money for a business or i				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c. -	State the type of debts yo	u owe that are not	consumer debts or bu	usiness debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chap	oter 7. Go to line 18			
Do you estimate that after any exempt property is excluded and administrative expenses			I am filing under Chapter are paid that funds will be				nd administrative expenses
	are paid that funds will		No				
be available for distribution to unsecured creditors?			□ Yes				
18.	How many Creditors do	1 -49		□ 1,000	-5,000	□ 25,001-5	0,000
	you estimate that you owe?	□ 50-99		□ 5001-	•	☐ 50,001-1	
		□ 100-19 □ 200-99		□ 10,00	1-25,000	☐ More tha	n100,000
19.	How much do you	\$ 0 - \$5	0.000	□ \$1,00	0,001 - \$10 million	□ \$500,000	0,001 - \$1 billion
	estimate your assets to be worth?		1 - \$100,000	□ \$10,0	00,001 - \$50 million	□ \$1,000,0	00,001 - \$10 billion
			01 - \$500,000 01 - \$1 million		00,001 - \$100 million 000,001 - \$500 millio		000,001 - \$50 billion
		山 \$500,0	01 - \$1 million	— \$100,		n = wore tha	
20.	How much do you	□ \$0 - \$5	·		0,001 - \$10 million		0,001 - \$1 billion
	estimate your liabilities to be?	_	01 - \$100,000		00,001 - \$50 million 00,001 - \$100 million		000,001 - \$10 billion ,000,001 - \$50 billion
			01 - \$500,000 01 - \$1 million	_	000,001 - \$100 million 000,001 - \$500 million	_	,000,001 - \$50 billion an \$50 billion
Part	7: Sign Below						
For	you	I have exa	mined this petition, and I	declare under pena	lty of perjury that the	information provided is	true and correct.
			nosen to file under Chapte ites Code. I understand th				
			ney represents me and I d I have obtained and read				elp me fill out this
		I request r	elief in accordance with the	ne chapter of title 1	I, United States Code	e, specified in this petitio	n.
		bankruptc and 3571.	•				d in connection with a J.S.C. §§ 152, 1341, 1519,
		Howe Co	Compton ompton of Debtor 1		Signature of I	Debtor 2	
		Executed	on April 4, 2018		Executed on		
			MM / DD / YYYY			MM / DD / YYYY	

Debtor 1 Howe Compton Page 7 of 46 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mehul [D. Desai	Date	April 4, 2018
Signature of	Attorney for Debtor		MM / DD / YYYY
Mehul D. D	Desai		
Printed name			
	& Desai, LLC		
Firm name			
2314 W No	orth Ave Unit C-1W		
Chicago, I	L 60647		
	City, State & ZIP Code		
Contact phone	312-666-7882	Email address	kswanson@swansondesai.com
6296214 IL	<u>-</u>		
Bar number & St	tate		

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 8 of 46

			.III I auc o oi 4 0	
Fill in this infor	mation to identify your	case:		
Debtor 1	Howe Compton			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a
				amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file

		Your a	issets
			of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,096.15
	1c. Copy line 63, Total of all property on Schedule A/B	\$	4,096.15
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	11,038.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	200,762.68
	Your total liabilities	\$	211,800.68
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,388.90
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,363.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bousehold purpose "11 LLS C & 101(8). Fill out lines 8-9g for statistical purposes. 28 LLS C & 159		

- household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Debtor 1 Howe Compton Document Page 9 of 46 Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form		0.00
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	 \$ _	0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Port Ann O. L. L. L. E. E. come the fall control	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	10,688.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	350.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	137,836.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	148,874.00

		Document	Page 10 of 46	
Fill in this inform	nation to identify your	case and this filing:		
Debtor 1	Howe Compton			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS	
Case number _				☐ Check if this is an
				amended filing
Official Ear	rm 106A/B			
_	e A/B: Prop	arty		12/15
			e. If an asset fits in more than one category, lis	t the asset in the category where you
hink it fits best. Be	e as complete and accur e space is needed, attach	ate as possible. If two married po	eople are filing together, both are equally respons	onsible for supplying correct
Part 1: Describe	Each Residence, Buildin	g, Land, or Other Real Estate Yo	u Own or Have an Interest In	
. Do you own or h	ave any legal or equitabl	e interest in any residence, build	ding, land, or similar property?	
No. Go to Part	2.			
☐ Yes. Where is	the property?			
Part 2: Describe	Your Vehicles			
someone else driv	es. If you lease a vehic		es, whether they are registered or not? In G: Executory Contracts and Unexpired Leas	
■ No				
☐ Yes				
			vehicles, other vehicles, and accessories s, snowmobiles, motorcycle accessories	
■ No				
☐ Yes				
			es from Part 2, including any entries for	.=> \$0.00
	Your Personal and Hous		Harrison Married	Owner trades of the
Do you own or n	lave any legal or equi	able interest in any of the fo	bilowing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
Examples: Maj □ No		e, linens, china, kitchenware		
Yes. Descr	ibe			
	Furniture			

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 11 of 46 , Case number *(if known)* Debtor 1 **Howe Compton** TV, radio \$125.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No ■ Yes. Describe..... \$300.00 Clothing Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$725.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured

claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

Institution name: Yes.....

Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Case 18-09873 Page 12 of 46

Case number (if known)

Document Debtor 1 **Howe Compton**

		17.1.	Chase checking account	\$2,750.00
18	Bonds, mutual funds, of Examples: Bond funds, ■ No		ocks with brokerage firms, money market accounts	
	☐ Yes	Institution or	issuer name:	
19	Non-publicly traded storioint venture No □ Yes. Give specific info		incorporated and unincorporated businesses, including an interest in	an LLC, partnership, and
20	Negotiable instruments	prate bonds and other include personal chece ents are those you ca	er negotiable and non-negotiable instruments cks, cashiers' checks, promissory notes, and money orders. nnot transfer to someone by signing or delivering them.	
21	. Retirement or pension Examples: Interests in I No Yes. List each accoun	RA, ERISA, Keogh, 4	01(k), 403(b), thrift savings accounts, or other pension or profit-sharing plar	าร
22		prepayments d deposits you have n	nade so that you may continue service or use from a company id rent, public utilities (electric, gas, water), telecommunications companies	, or others
	☐ Yes		Institution name or individual:	
23	No	r a periodic payment	of money to you, either for life or for a number of years)	
24	26 U.S.C. §§ 530(b)(1), 5 ■ No	529A(b), and 529(b)(1	t in a qualified ABLE program, or under a qualified state tuition progra). scription. Separately file the records of any interests.11 U.S.C. § 521(c):	ım.
25	. Trusts, equitable or fut ■ No □ Yes. Give specific info		perty (other than anything listed in line 1), and rights or powers exerci	sable for your benefit
26	Patents, copyrights, tra	ademarks, trade sec ain names, websites,	rets, and other intellectual property proceeds from royalties and licensing agreements	
27	■ No	mits, exclusive license	es, cooperative association holdings, liquor licenses, professional licenses	
IV/	☐ Yes. Give specific info			Current value of the
14	oney or property owed to	o you:		Carrent value of the

portion you own?
Do not deduct secured claims or exemptions.

	Case 18-0987	73 Doc 1	Filed 04/04/18	Entered 04/04/18 14:24:48	Desc Main
Debtor 1	Howe Compton		Document	Page 13 of 46 Case number (if known)	
28. Tax ref	funds owed to you				
■ No □ Yes.	Give specific information	on about them, in	cluding whether you alre	ady filed the returns and the tax years	
■ No			usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
Exam _l ■ No	amounts someone ow bles: Unpaid wages, dis benefits; unpaid lo Give specific informati	ability insurance bans you made to		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
	ets in insurance policion bles: Health, disability, o		nealth savings account (l	HSA); credit, homeowner's, or renter's insurar	nce
	Name the insurance co	ompany of each p Company name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
		State Farm Wh value	ole Policy: no cash		\$621.15
somed ■ No □ Yes. 33. Claims Examp ■ No	one has died. Give specific informati s against third parties,	on whether or not ment disputes, in		surance policy, or are currently entitled to reco	eive property because
■ No	contingent and unliqu		every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did				
				ny entries for pages you have attached	\$3,371.15
Part 5: De	scribe Any Business-Rel	ated Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
37. Do you	own or have any legal or	equitable interest	in any business-related p	roperty?	
	o to Part 6. Go to line 38.				
	scribe Any Farm- and Co ou own or have an interes		Related Property You Own n Part 1.	n or Have an Interest In.	
46 Do voi	own or have any log-	al or equitable in	storest in any farm- or o	commercial fishing-related property?	

Official Form 106A/B Schedule A/B: Property

No. Go to Part 7.

page 4

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 14 of 46 Case number (if known) Debtor 1 **Howe Compton** ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$0.00 57. Part 3: Total personal and household items, line 15 \$725.00 Part 4: Total financial assets, line 36 \$3,371.15 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$4,096.15 Copy personal property total \$4,096.15 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$4,096.15

Official Form 106A/B Schedule A/B: Property page 5

			111 1 11111: 13 (7) 40	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Howe Compton			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions	are vou claiming	? Check one only	even if vo	ur spouse is filina	with vou.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Furniture, Misc. household goods Line from Schedule A/B: 6.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Ente from confedera 772.			100% of fair market value, up to any applicable statutory limit	
TV, radio Line from Schedule A/B: 7.1	\$125.00		\$125.00	735 ILCS 5/12-1001(b)
Life from Schedule PAB. 1.1			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Life from Schedule AVB. 11.1			100% of fair market value, up to any applicable statutory limit	
Chase checking account Line from Schedule A/B: 17.1	\$2,750.00		\$2,750.00	735 ILCS 5/12-1001(b)
Line from Schedule AVD. 11.1			100% of fair market value, up to any applicable statutory limit	
State Farm Whole Policy: no cash value	\$621.15	•	\$621.15	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main

Debtor 1 Howe Compton

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:					
Debtor 1	Howe Compton			•	
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

	usc 10 00070 Boo 1	Document Pa	age 18 of	46	.40 00001	iam
Fill in this infor	mation to identify your case:					
Debtor 1	Howe Compton					
		liddle Name Last	Name			
Debtor 2 (Spouse if, filing)	First Name M	liddle News	Name			
(Spouse II, IIIIIIg)	First Name W	liddle Name Last	Name			
United States Ba	ankruptcy Court for the: NORT	HERN DISTRICT OF ILLINOI	S			
Case number						
(if known)					☐ Check	if this is an
					amend	led filing
Official For	m 106E/E					
Official For		ove Upersured Cla	ima			10/1E
	E/F: Creditors Who Hand accurate as possible. Use Part 1 f					12/15
eft. Attach the Co name and case nu	, ,	have no information to report in				
Part 1: List A	All of Your PRIORITY Unsecured	d Claims				
	tors have priority unsecured claims	against you?				
☐ No. Go to	Part 2.					
Yes.						
identify what to possible, list the	ur priority unsecured claims. If a creo ype of claim it is. If a claim has both pri he claims in alphabetical order accordi e than one creditor holds a particular cla	iority and nonpriority amounts, list ng to the creditor's name. If you ha	that claim here a	and show both priority a	and nonpriority amount	ts. As much as
(For an explar	nation of each type of claim, see the ins	structions for this form in the instru	ction booklet.)		-	
				Total claim	Priority amount	Nonpriority amount
IL Dep	t of Healthcare & Family					
2.1 Svcs		Last 4 digits of account num	nber 3100	\$10,688.00	\$10,688.00	\$0.00
Priority C	reditor's Name		Onene	d 12/06 Last		
509 S 6		When was the debt incurred		3/05/18		
	field, IL 62701				=	
	Street City State Zlp Code ed the debt? Check one.	As of the date you file, the o	claim is: Check a	all that apply		
_		☐ Contingent				
Debtor 1		☐ Unliquidated				
Debtor 2	only	☐ Disputed				
Debtor 1	and Debtor 2 only	Type of PRIORITY unsecure	ed claim:			
☐ At least o	one of the debtors and another	Domestic support obligation	ons			
	this claim is for a community debt	☐ Taxes and certain other de	•	•		
	subject to offset?	Claims for death or persor	nal injury while yo	ou were intoxicated		
■ No		Other. Specify	_			
☐ Yes		Family	Support			

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 19 of 46

Debto	T 1 Howe Compton		Case number	er (if know)		
2.2	Illinois Department of Revenue Priority Creditor's Name	Last 4 digits of account number	·	\$350.00	\$350.00	\$0.00
	100 W Randolph St Legal Services M/C 7-900 Chicago, IL 60601	When was the debt incurred?	2016 & 2017			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that a	apply		
٧	Vho incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
[Debtor 2 only	☐ Disputed				
[Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cl	aim:			
[$\operatorname{\beth}$ At least one of the debtors and another	☐ Domestic support obligations				
[☐ Check if this claim is for a community debt	■ Taxes and certain other debts	you owe the govern	ment		
l:	s the claim subject to offset?	Claims for death or personal in				
	No	Other. Specify				
[☐ Yes	Income Ta	ixes			
un tha	st all of your nonpriority unsecured claims in the secured claim, list the creditor separately for each can one creditor holds a particular claim, list the other art 2.	laim. For each claim listed, identify w	hat type of claim it is	s. Do not list claims al	Iready included in Par	rt 1. If more n Page of
4.1	Linebarger Goggan Blair & Sampson,	Last 4 digits of account numl	_{oer} 1560			\$610.00
	Nonpriority Creditor's Name PO Box 06152 Chicago, IL 60606-0152	When was the debt incurred?	2017			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the cla	aim is: Check all tha	at apply		
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsec	ured claim:			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a report as priority claims	separation agreeme	ent or divorce that you	did not	
	■ No	☐ Debts to pension or profit-sl	naring plans, and otl	her similar debts		
	☐ Yes	Other Specify Parking	Fine			

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 20 of 46

Debtor 1 Howe Compton Case number (if know) 4.2 Ocwen Loan Servicing, Llc Last 4 digits of account number 2111 \$47.418.00 Nonpriority Creditor's Name Opened 05/06 Last Active 1661 Worthington Rd When was the debt incurred? 07/11 West Palm Beach, FL 33409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Foreclosure Deficiency ☐ Yes 4.3 Santander Consumer USA Last 4 digits of account number 1000 \$10,440.00 Nonpriority Creditor's Name Opened 05/16 Last Active Po Box 961275 When was the debt incurred? 1/29/18 Fort Worth, TX 76161 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile Deficiency ☐ Yes 4.4 **U.S.** Department of Veterans Affairs Last 4 digits of account number \$4,458.68 **OMPT** Nonpriority Creditor's Name **Debt Management Center** When was the debt incurred? 2017 P.O. Box 11930 Saint Paul, MN 55111 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Bill ☐ Yes

Document Page 21 of 46 Debtor 1 Howe Compton Case number (if know) Us Dept Of Education/Great Lakes 0581 \$137,836.00 4.5 Last 4 digits of account number Higher Nonpriority Creditor's Name Opened 06/06 Last Active Po Box 7860 When was the debt incurred? 12/17 Madison, WI 53707 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **Chrysler Capital** Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 961275 Part 2: Creditors with Nonpriority Unsecured Claims Fort Worth, TX 76161 Last 4 digits of account number 1100 On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Departmeth of Veterans Affairs Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims North Central Consolidated Patient Part 2: Creditors with Nonpriority Unsecured Claims PO Box 5245 Madison, WI 53705 Last 4 digits of account number **OMPT** Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Ocwen Loan Servicing, Llc Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Attn: Research/Bankruptcy Part 2: Creditors with Nonpriority Unsecured Claims 1661 Worthington Rd Ste 100 West Palm Bch, FL 33409 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Santander Consumer USA Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 5201 Rufe Snow Drive Part 2: Creditors with Nonpriority Unsecured Claims Suite 400 North Richland Hills, TX 76180 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address **United States Attorney** Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Civil Process Clerk** Part 2: Creditors with Nonpriority Unsecured Claims 219 S. Dearborn Street, Room 500 Chicago, IL 60604 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **US Department of the Treasury** Line 4.4 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bureau of the Fiscal Service** ■ Part 2: Creditors with Nonpriority Unsecured Claims

Official Form 106 F/F

PO Box 1686

Birmingham, AL 35201-1686

OMPT

Last 4 digits of account number

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 22 of 46

Debtor 1 Howe Compton		Case number (if know)				
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?					
Us Dept Of Ed/Great Lakes Higher	Line 4.5 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
Educati Attn: Bankruptcy 2401 Interanational Lane Madison, WI 53704		■ Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part 2 d	id you list the original creditor?				
VA Chicago Healthcare System	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
820 S. Damen Ave. Chicago, IL 60612		Part 2: Creditors with Nonpriority Unsecured Claims				
.	Last 4 digits of account number	OMPT				

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 10,688.00
Total				
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 350.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 11,038.00
				Total Claim
	6f.	Student loans	6f.	\$ 137,836.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	• • • •	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 62,926.68
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 200,762.68

			7.11 1 14147 2 2 771 1 0			
Fill in this information to identify your case:						
Debtor 1	Howe Compton					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)						

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code				State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	7				

		Docume	ent Page 24 d	<u> </u>	
Fill in this	information to identify your	case:			
Debtor 1	Howe Compton				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
		NORTHERN DISTRICT			
United Star	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				Charlette to the
(II KIIOWII)					☐ Check if this is an amended filing
					J
	l Form 106H				
Sched	ule H: Your Cod	ebtors			12/15
our name	nd number the entries in the and case number (if known) you have any codebtors? (If	. Answer every question	i.		ny Additional Pages, write
20,	, ou nave any couesiere (ii	you are ming a joint oace,	de not not enner opede	as a societion.	
■ No □ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana,				es and territories include
	Go to line 3. Did your spouse, former spouse.	use, or legal equivalent live	e with you at the time?		
in line Form	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the cre	n you. List the person shown editor on Schedule D (Official dule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The creditor Check all schedules that	to whom you owe the debt apply:
3.1				☐ Schedule D. line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
				Ostrodulo D. Pos	
3.2	Name			□ Schedule D, line □ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 25 of 46

Fill	in this information to identify your o	rase.				Ī				
	otor 1 Howe Com									
	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
O Be a sup spo	fficial Form 1061 chedule I: Your Inc. as complete and accurate as posplying correct information. If you use. If you are separated and you ch a separate sheet to this form.	sible. If two married peo are married and not filing ar spouse is not filing wi	ng jointly, and your ith you, do not inclu	spouse is de inforn	s liv natio	A A A A A A A A A A A A A A A A A A A	3 income MM / DD/ \(\) otor 2), bo you, incl t your spe	ed filing ent show as of the YYYY th are equipments. If i	rmation about nore space is	12/15 lible for your needed,
Par	Describe Employment									
1.	Fill in your employment information.		Debtor 1				Debtor 2	2 or non	-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status Occupation	☐ Employed ■ Not employed				☐ Empl	•		
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed the	here?				_			
Par	Give Details About Mo	nthly Income								
	mate monthly income as of the cuse unless you are separated.	late you file this form. If	you have nothing to r	eport for a	any l	line, write	e \$0 in the	space. I	nclude your noi	n-filing
•	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the informatio	n for all e	mplo	oyers for	that perso	on on the	lines below. If	you need
						For De	btor 1		ebtor 2 or iling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$_	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$		0.00	\$	N/A	

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 26 of 46

Debto	r 1	Howe Compton	-		Case	e number (if known)				
	_					r Debtor 1	non	Debtor	spouse	
(Cop	y line 4 here	4.	•	\$_	0.00	\$_		N/A	-
5. I	List	all payroll deductions:								
!	5a.	Tax, Medicare, and Social Security deductions	5	a.	\$	0.00	\$		N/A	
;	5b.	Mandatory contributions for retirement plans	51	b.	\$_	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	50		\$_	0.00	\$		N/A	-
	5d.	Required repayments of retirement fund loans		d.	\$_	0.00	\$_		N/A	
	5e.	Insurance		е.	\$_	0.00	\$_		N/A	=
	5f. 5g.	Domestic support obligations Union dues	5f 5g		\$_ \$	0.00	\$_ \$		N/A N/A	-
	5y. 5h.	Other deductions. Specify:		y. h.+	· : —	0.00			N/A N/A	-
		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6. 6.		\$ \$	0.00	· •		N/A	=
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		Ψ – \$	0.00	Ψ_ \$			-
			′.	•	Ψ _	0.00	Ψ_		N/A	-
	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0,		\$	0.00	¢		NI/A	
,	8b.	monthly net income. Interest and dividends	8l	a. h	- \$	0.00	\$_ \$		N/A N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$_ \$	0.00	\$ \$		N/A	-
	8d.	Unemployment compensation		d.	\$	0.00	\$_		N/A	-
8	8e.	Social Security	86	e.	\$	0.00	\$	-	N/A	=
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Social Security Disability	8f		\$_	2,388.90	\$		N/A	_
	8g.	Pension or retirement income	8		\$_	0.00	\$		N/A	-
8	8h.	Other monthly income. Specify:	_ 8I	h.+	\$_	0.00	+ \$_		N/A	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	2,388.90	\$		N/A	<u> </u>
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,388.90 + \$		N/A	= \$	2,388.90
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		-		2,000.00				2,000.00
11.	State Included Included Including In	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify:	dep						e J. +\$	0.00
,		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainlies						12.	\$	2,388.90
13. I	Do ; ■	you expect an increase or decrease within the year after you file this form	?						Combin monthl	ned y income

Official Form 106I Schedule I: Your Income page 2

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 27 of 46

	· - (l. · - · ·	Control of				ı		
3111	in this informa	ition to identify yo	our case:					
Deb	tor 1	Howe Comp	ton			_	c if this is:	
Deb	tor 2					_	An amended filing A supplement show	ving postpetition chapter
(Spc	ouse, if filing)	-	-					the following date:
Unite	ed States Bankr	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS	1	MM / DD / YYYY	
	e number nown)							
Of	fficial Fo	rm 106J						
Sc	chedule	J: Your l	Exper	ises				12/15
info	ormation. If m		eded, atta	. If two married people ar ch another sheet to this n.				
Part		ribe Your House	hold					
1.	Is this a joir							
	■ No. Go to	o line 2. es Debtor 2 live i	in a senar	ate household?				
	□ 100: D00		ii a sepaii	ate mousemola.				
		-	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Debto	or 2.	
2.	Do you have	e dependents?	■ No					
	Do not list Do Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.						☐ Yes
								□ No
					-			☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes
3.		oenses include		No				
		f people other ti d your depende	han $_{m au}$	Yes				
exp	imate your ex		our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp				
				government assistance in				
	ficial Form 10				our moomo		Your exp	enses
4.		or home owners		ses for your residence. In	nclude first mortgag	e 4. \$		347.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b. \$		0.00
				upkeep expenses		4c. \$		25.00
_		owner's associat		dominium dues our residence , such as ho	ma aquitu la ara	4d. \$ 5. \$		0.00
Э.	AUGITIONAL I	nortuage payme	ants for vo	our residence, such as ho	ne equity loans	ე. გ		0.00

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 28 of 46

ebtor 1	Howe Compton	Case num	ber (if known)	
. Utilii	ties:			
6a.	Electricity, heat, natural gas	6a.	\$	300.00
6b.	Water, sewer, garbage collection	6b.		0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		325.00
6d.	Other. Specify:	6d.		
			·	0.00
	d and housekeeping supplies	7.	•	450.00
	dcare and children's education costs	8.	·	0.00
	hing, laundry, and dry cleaning	9.	\$	125.00
	onal care products and services	10.	\$	125.00
1. Med	ical and dental expenses	11.	\$	125.00
2. Tran	sportation. Include gas, maintenance, bus or train fare.			005.00
	ot include car payments.	12.	*	235.00
Ente	rtainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
4. Cha	ritable contributions and religious donations	14.	\$	0.00
. Insu	rance.			
Do n	ot include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance	15a.	\$	52.00
15b.	Health insurance	15b.	\$	150.00
15c.	Vehicle insurance	15c.	\$	54.00
	Other insurance. Specify:	15d.	·	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		*	0.00
Spec		16.	\$	0.00
	allment or lease payments:		·	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	···		·	
	Other. Specify:	17c.	•	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as	18.	Q	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	10.	·	
	er payments you make to support others who do not live with you.		\$	50.00
	Child Support Arrears	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Scheo			
	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	Homeowner's association or condominium dues	20e.	\$	0.00
	er: Specify:		+\$	0.00
. Jule	opoony.		.Ψ	0.00
. Calc	ulate your monthly expenses			
22a.	Add lines 4 through 21.		\$	2,363.00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$,,,,,,,,,
			\$	2 262 00
22C.	Add line 22a and 22b. The result is your monthly expenses.		Φ	2,363.00
. Calc	ulate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,388.90
	Copy your monthly expenses from line 22c above.	23b.		2,363.00
_55.	T-F))-4	200.		2,303.00
230	Subtract your monthly expenses from your monthly income.			
200.	The result is your <i>monthly net income</i> .	23c.	\$	25.90
	ou expect an increase or decrease in your expenses within the year after you			
For e	xample, do you expect to finish paying for your car loan within the year or do you expect your			e or decrease because o
modi	fication to the terms of your mortgage?			
■ N	0.			
ΠY				
ЦY	es. Explainnele.			

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 29 of 46

Fill in this in	nformation to identify your	case:			
Debtor 1	Howe Compton				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)) First Name	Middle Name	Last Name		
(Spouse II, IIIIII)) First Name	Middle Name	Lastinalle		
United State	es Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number	er				
(if known)					☐ Check if this is an
					amended filing
O(() - 1 E	100D				
	orm 106Dec				
Declar	ration About a	an Individua	l Debtor's So	chedules	12/15
f two marrie	ed people are filing togethe	r, both are equally resp	onsible for supplying co	rrect information.	
You must file	e this form whenever you fi	ile hankruntev schedule	es or amonded schedule	s Making a false statement	t concealing property or
	oney or property by fraud in				
ears, or bo	th. 18 U.S.C. §§ 152, 1341, 1	1519, and 3571.	.,,	, , , , , , , , , , , , , , , , , , , ,	,
	Sign Below				
	,				
Did yo	u pay or agree to pay some	one who is NOT an atto	orney to help you till out	bankruptcy forms?	
■ No	0				
_					
☐ Ye	es. Name of person				cy Petition Preparer's Notice, Signature (Official Form 119)
				Declaration, and	Signature (Official Form 119)
	penalty of perjury, I declare	that I have read the su	mmary and schedules fil	ed with this declaration and	d
tnat tne	ey are true and correct.				
X /s/	Howe Compton		X		
Но	we Compton		Signature of	of Debtor 2	
Sig	nature of Debtor 1				
Dot	to Anril / 2010		Date		
Dai	te April 4, 2018		Date		

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 30 of 46

Fill in	this inform	ation to identify you	r case:			
Debto	or 1	Howe Compton				
		First Name	Middle Name	Last Name		
Debto (Spouse	or 2 e if, filing)	First Name	Middle Name	Last Name		
United	d States Bar	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
		. ,				
(if know	number				_	Check if this is an mended filing
∩ffi∂	cial For	m 107				
			Affairs for Individ	duals Filing for B	ankruptcy	4/16
inform	ation. If me		attach a separate sheet to		equally responsible for sup additional pages, write you	
Part 1	Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1. W	/hat is your	current marital statu	ıs?			
	MarriedNot marr	ried				
2. D	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No I Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>'</i> .	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	■ No ■ Yes. Mal	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explair	n the Sources of You	r Income	,		
Fi	ill in the tota	l amount of income yo	u received from all jobs and a	ng a business during this yeall businesses, including parter together, list it only once un		ndar years?
	-	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	ist calendar ary 1 to De	year: cember 31, 2017)	■ Wages, commissions, bonuses, tips	\$12,180.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Document Page 31 of 46 Case number (if known) Debtor 1 **Howe Compton** Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$49,400.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. П Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until **Social Security** \$7,166.70 the date you filed for bankruptcy: Disability For last calendar year: **Social Security** \$5,976.00 (January 1 to December 31, 2017) Disability Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment Total amount Amount you Was this payment for ... paid still owe

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 32 of 46

	Howe Compton			se number (if known)	
<i>Inside</i> of wh	in 1 year before you filed for bankrup ers include your relatives; any general p ich you are an officer, director, person i siness you operate as a sole proprietor. ony.	artners; relatives of any gent control, or owner of 20%	neral partners; partne or more of their votin	erships of which yog g securities; and a	ou are a general partner; corporating managing agent, including on
_	No Yes. List all payments to an insider.				
Insid	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
insid	in 1 year before you filed for bankrup ler? de payments on debts guaranteed or co		yments or transfer a	any property on a	ccount of a debt that benefited
_	No Yes. List all payments to an insider				
Insid	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
rt 4:	Identify Legal Actions, Repossessic	one and Foroclosures			
•	No				
	Yes. Fill in the details.	Nature of the case	Court or agency		Status of the case
Cas	Yes. Fill in the details. e title e number w Bros vs HOWE COMPTON	Nature of the case JUDGMENT	Court or agency COOK COUNT 1ST MUNICIPA	Y, ILLINOIS -	Status of the case Pending On appeal Concluded
Cas	e title e number		COOK COUNT	Y, ILLINOIS -	☐ Pending ☐ On appeal
Case Case Sha	e title e number		COOK COUNT	Y, ILLINOIS - LL DI Y, ILLINOIS -	☐ Pending ☐ On appeal ☐ Concluded
Case Case Sha	e title e number law Bros vs HOWE COMPTON pple Of The State Of Illinois~ ois Student vs HOWE	JUDGMENT	COOK COUNT	Y, ILLINOIS - LL DI Y, ILLINOIS -	☐ Pending ☐ On appeal ☐ Concluded - 637.01 ☐ Pending ☐ On appeal
Peo Illin COI	e title e number law Bros vs HOWE COMPTON pple Of The State Of Illinois~ ois Student vs HOWE	JUDGMENT	COOK COUNT	Y, ILLINOIS - L DI Y, ILLINOIS - L DI Y, ILLINOIS -	Pending On appeal Concluded - 637.01 Pending On appeal Concluded

Describe the Property

Explain what happened

Creditor Name and Address

Value of the

property

Date

Page 33 of 46
Case number (if known) Document Debtor 1 Howe Compton

	Creditor Name and Address	Describe the Property	Date	Value of the property			
		Explain what happened		p. opolity			
	U.S. Department of Veterans Affairs	Social Security Benefits		\$358.34			
	Debt Management Center P.O. Box 11930	☐ Property was repossessed.					
	Saint Paul, MN 55111	Property was foreclosed.					
	Camerau, mr corr	Property was garnished.					
		☐ Property was attached, seized or levied.					
11.	Within 90 days before you filed for bank accounts or refuse to make a payment by No Yes, Fill in the details.	cruptcy, did any creditor, including a bank or financial in pecause you owed a debt?	stitution, set off any	amounts from your			
	Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount			
12.	Within 1 year before you filed for bankru court-appointed receiver, a custodian, o ■ No □ Yes	uptcy, was any of your property in the possession of an or another official?	assignee for the ben	efit of creditors, a			
Par	t 5: List Certain Gifts and Contribution	ns					
13.	Within 2 years before you filed for bank	ruptcy, did you give any gifts with a total value of more t	than \$600 per person	?			
	No						
	☐ Yes. Fill in the details for each gift.						
	Gifts with a total value of more than \$60 per person	00 Describe the gifts	Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:	ı					
14.	Within 2 years before you filed for bank	ruptcy, did you give any gifts or contributions with a tot	al value of more than	\$600 to any charity?			
	■ No						
	☐ Yes. Fill in the details for each gift or	contribution.					
	Gifts or contributions to charities that more than \$600 Charity's Name	total Describe what you contributed	Dates you contributed	Value			
	Address (Number, Street, City, State and ZIP Cod	le)					
Par	t 6: List Certain Losses						
15.	Within 1 year before you filed for bankru or gambling?	uptcy or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,			
	No						
	☐ Yes. Fill in the details.						
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property			
	how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	loss	lost			

Desc Main Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Case 18-09873 Page 34 of 46
Case number (if known) Document

Debtor 1 Howe Compton

Par	rt 7:	List Certain Payments or Transfers		
16.	Withi	ithin 1 year before you filed for bankruptcy, did you or anyone else	Ise acting on your behalf pay or transfer any property to any	oı

10.	consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.									
	□ No									
	Yes. Fill in the details.									
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and v transferred	alue of any propert	Date payment or transfer was made	Amount of payment					
	Access Counseling 633 W 5th Street Suite 26001 Los Angeles, CA 90071	Credit Counseli	ng	4/3/18	\$15.00					
	Swanson & Desai, LLC 2314 W North Ave Ste C-1W Chicago, IL 60647		00, Credit Report osts \$10.00, Attor		\$700.00					
17.	Within 1 year before you filed for bankruptcy promised to help you deal with your creditors. Do not include any payment or transfer that you No Yes. Fill in the details.	s or to make payments		ehalf pay or transfer any prop	erty to anyone who					
	Person Who Was Paid Address	Description and v	Description and value of any property transferred		Amount of payment					
18.	Within 2 years before you filed for bankruptc transferred in the ordinary course of your bu Include both outright transfers and transfers mad include gifts and transfers that you have already No Yes. Fill in the details. Person Who Received Transfer Address	siness or financial affa de as security (such as t	nirs? the granting of a secu							
	Person's relationship to you	property transferr	paid in ex		made					
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prot ■ No ■ Yes. Fill in the details.		y property to a self-	settled trust or similar device	e of which you are a					
	Name of trust	Description and v	alue of the property	transferred	Date Transfer was made					
Par	List of Certain Financial Accounts, Inst	truments, Safe Deposit	Boxes, and Storag	e Units						
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes, Fill in the details.									
		Last 4 digits of account number	Type of account o instrument	Type of account or Date account was closed, sold, moved, or transferred						

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Page 35 of 46 Case number (if known) Document

Debtor 1 Howe Compton

21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?					
	■ No					
	Yes. Fill in the details.		5	5 ("		
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?		
22.	Have you stored property in a storage unit or p	place other than your home within 1	year before you filed for bankruptcy	?		
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility	Who else has or had access	Describe the contents	Do you still		
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, Street, City, State and ZIP Code)		have it?		
Par	19: Identify Property You Hold or Control for	Someone Else				
23.	Do you hold or control any property that some for someone.	one else owns? Include any propert	ry you borrowed from, are storing for	, or hold in trust		
	■ No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value		
Par	t 10: Give Details About Environmental Inform	nation				
	who numbers of Port 10, the following definitions	a a multir				
FOI	the purpose of Part 10, the following definitions	в арріу:				
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal		aw, whether you now own, operate, o	or utilize it or used		
Ren	ort all notices, releases, and proceedings that y		they occurred			
•	Has any governmental unit notified you that yo		•	ental law?		
	_	, , ,				
	NoYes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any	y release of hazardous material?				
	■ No					
	Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		

Document Page 36 of 46 Case number (if known) Debtor 1 **Howe Compton** 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. **Case Title** Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Howe Compton **Howe Compton** Signature of Debtor 2 Signature of Debtor 1 Date April 4, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-09873

Doc 1

Filed 04/04/18

Entered 04/04/18 14:24:48

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 37 of 46

			•	
Fill in this infor	mation to identify your	case:		
Debtor 1	Howe Compton			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Casa numbar				
Case number _ (if known)				Check if this is an amended filing
Official Fo		n for Indiv	viduals Filing Under Ch	apter 7 12/15
•	ividual filing under cha e claims secured by yo		l out this form if:	
You must file thi	ever is earlier, unless th	ithin 30 days after	ot expired. you file your bankruptcy petition or by the e time for cause. You must also send copic	date set for the meeting of creditors, es to the creditors and lessors you list
	eople are filing togethe nd date the form.	r in a joint case, bo	th are equally responsible for supplying co	orrect information. Both debtors must
	and accurate as possib our name and case nu		s needed, attach a separate sheet to this fo	rm. On the top of any additional pages,
Part 1: List Y	our Creditors Who Hav	e Secured Claims		
1. For any credit		art 1 of Schedule D	: Creditors Who Have Claims Secured by F	Property (Official Form 106D), fill in the
	editor and the property t	hat is collateral	What do you intend to do with the prope secures a debt?	Prty that Did you claim the property as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□No
name:			Retain the property and redeem it.	
Description of			☐ Retain the property and enter into a	☐ Yes

Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes ☐ Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property. ☐ No name: ☐ Retain the property and redeem it. ☐ Yes \square Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property. ☐ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 38 of 46

Debtor	1 Howe Compton	Case number (if kn	nown)
prop	pription of	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
in the in	unexpired personal property lease that you list formation below. Do not list real estate leases	ses ted in Schedule G: Executory Contracts and Unex . Unexpired leases are leases that are still in effect e if the trustee does not assume it. 11 U.S.C. § 365	t; the lease period has not yet ended.
Descril	be your unexpired personal property leases		Will the lease be assumed?
	s name: otion of leased y:		□ No
	s name: otion of leased y:		□ No
	s name: otion of leased y:		□ No
	s name: otion of leased y:		□ No □ Yes
	s name: otion of leased y:		□ No □ Yes
	s name: tion of leased y:		□ No
	s name: tion of leased y:		□ No
	Sign Below enalty of perjury, I declare that I have indicated by that is subject to an unexpired lease.	d my intention about any property of my estate tha	
		V	
Н	/ Howe Compton owe Compton gnature of Debtor 1	Signature of Debtor 2	
Da	ate April 4, 2018	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-09873 Doc 1 Filed 04/04/18 Entered 04/04/18 14:24:48 Desc Main Document Page 43 of 46

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Howe Compt	ton		Case No.		
	-		Debtor(s)	Chapter	7	
	DIS	SCLOSURE OF COM	IPENSATION OF ATTOR	NEY FOR DI	EBTOR(S)	
	compensation paid	to me within one year before the	2016(b), I certify that I am the attorne e filing of the petition in bankruptcy, of ation of or in connection with the bank	r agreed to be paid	to me, for services rendered or to	
	For legal service	ces, I have agreed to accept		\$	1,100.00	
	Prior to the fili	ing of this statement I have rece	ived	\$	315.00	
	Balance Due			\$	785.00	
2.	The source of the co	ompensation paid to me was:				
	Debtor	☐ Other (specify):				
3.	The source of comp	pensation to be paid to me is:				
	Debtor	☐ Other (specify):				
4.	■ I have not agree	ed to share the above-disclosed	compensation with any other person u	nless they are mem	bers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	b. Preparation and	filing of any petition, schedules of the debtor at the meeting of c	rendering advice to the debtor in deter s, statement of affairs and plan which reditors and confirmation hearing, and	nay be required;		
6.	By agreement with	the debtor(s), the above-disclos	ed fee does not include the following s	service:		
			CERTIFICATION			
	I certify that the for pankruptcy proceedi		of any agreement or arrangement for p	payment to me for r	representation of the debtor(s) in	
,	April 4, 2018		/s/ Mehul D. Desai			
	Date		Mehul D. Desai			
			Signature of Attorney Swanson & Desai,			
			2314 W North Ave			
			Chicago, IL 60647			
			312-666-7882 Fax kswanson@swans			
			Name of law firm	onidesai.com		

United States Bankruptcy Court Northern District of Illinois

In re	Howe Compton		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	15
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to t	the best of my
Date:	April 4, 2018	/s/ Howe Compton Howe Compton		

Chrysler Capital P.O. Box 961275 Fort Worth, TX 76161

Department of Veterans Affairs North Central Consolidated Patient PO Box 5245 Madison, WI 53705

IL Dept of Healthcare & Family Svcs 509 S 6th St Springfield, IL 62701

Illinois Department of Revenue 100 W Randolph St Legal Services M/C 7-900 Chicago, IL 60601

Linebarger Goggan Blair & Sampson, PO Box 06152 Chicago, IL 60606-0152

Ocwen Loan Servicing, Llc 1661 Worthington Rd West Palm Beach, FL 33409

Ocwen Loan Servicing, Llc Attn: Research/Bankruptcy 1661 Worthington Rd Ste 100 West Palm Bch, FL 33409

Santander Consumer USA Po Box 961275 Fort Worth, TX 76161

Santander Consumer USA 5201 Rufe Snow Drive Suite 400 North Richland Hills, TX 76180

U.S. Department of Veterans Affairs Debt Management Center P.O. Box 11930 Saint Paul, MN 55111 United States Attorney Civil Process Clerk 219 S. Dearborn Street, Room 500 Chicago, IL 60604

US Department of the Treasury Bureau of the Fiscal Service PO Box 1686 Birmingham, AL 35201-1686

Us Dept Of Ed/Great Lakes Higher Educati Attn: Bankruptcy 2401 Interanational Lane Madison, WI 53704

Us Dept Of Education/Great Lakes Higher Po Box 7860 Madison, WI 53707

VA Chicago Healthcare System 820 S. Damen Ave. Chicago, IL 60612